

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
RANDY W. GROSSMAN, ) Case No. 23-22565-GLT  
 )  
 ) Chapter 13  
Debtor(s). )  
X Related Dkt. No. 40

**ORDER OF COURT**  
(Check Boxes That Apply)

☒ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:  
11/10/23  
☐ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:  
On Interim Basis Solely as Adequate Protection \_\_\_\_\_

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$2,882 effective 1/24.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$3,021, beginning 3/24. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- Hampton Township CL. #2
  - M & T Bank CL. #9
- ☐ H. The secured claims of the following creditors shall govern as to claim amount,

to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

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- ☒ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- Capital One Auto Finance CL. #5 at 9.5%.

- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- 

- ☒ K. Additional Terms and Conditions:
- Amy Gallagher and Danielle Grossman shall receive no payments through the plan as they are being paid directly outside of the plan.
  - The pool to timely filed unsecured creditors is revised to \$6,083.84 (100%).
  - Plan is confirmed prior to the bar date therefore the Debtor(s) is/are responsible for reviewing all proofs of claims as filed and on or before to take such action as is necessary to address any claims not already provided for in Plan.
  - *All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within

ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be

allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 3/15/24

  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:  
Randy W. Grossman  
Debtor

Case No. 23-22565-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 15, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2024:

Recip ID	Recipient Name and Address
db	+ Randy W. Grossman, 3051 Camberly Drive, Gibsonia, PA 15044-8470
15661913	+ Allegheny Health Network, PO Box 18119, Pittsburgh, PA 15236-0119
15661911	+ Allegheny Health Network, 30 Isabella Street, Suite 300, Pittsburgh, PA 15212-5862
15661919	+ Amy L. Gallagher, 109 Wood Bine Drive, Cranberry Twp, PA 16066-3209
15661930	+ Danielle Grossman, 3162 Camberly Drive, Gibsonia, PA 15044-8467

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 16 2024 00:33:25	Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 16 2024 00:33:37	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bernsteinlaw.com	Mar 16 2024 00:15:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 16 2024 00:15:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15661908	+ Email/Text: amieg@stcol.com	Mar 16 2024 00:15:00	AHN, c/o State Collection Service Inc, 2509 South Stroughton Road, Madison, WI 53716-3314
15661907	^ MEBN	Mar 16 2024 00:14:49	AHN, PO Box 645266, Pittsburgh, PA 15264-5250
15661915	+ Email/Text: amieg@stcol.com	Mar 16 2024 00:15:00	Allegheny Health Network, c/o Sate Collection Services, PO Box 6250, Madison, WI 53716-0250
15661909	^ MEBN	Mar 16 2024 00:14:39	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15661912	+ Email/Text: amieg@stcol.com	Mar 16 2024 00:15:00	Allegheny Health Network, c/o State Collection Service, Inc., PO Box 6250, Madison, WI 53716-0250
15661920	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 16 2024 00:15:00	Aspire Credit Card, Po Box 105555, Atlanta, GA 30348-5555
15661921	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 16 2024 00:15:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15661923	Email/Text: caineweiner@ebn.phinsolutions.com	Mar 16 2024 00:15:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd 4th Floor, Sherman Oaks, CA 91411

District/off: 0315-2

User: auto

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15661922	Email/Text: caineweiner@ebn.phinsolutions.com	Mar 16 2024 00:15:00	Caine & Weiner, Po Box 55848, Sherman Oaks, CA 91413
15661925	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 16 2024 00:33:20	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15661924	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 16 2024 00:34:11	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15661927	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 16 2024 00:34:09	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15661926	Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 16 2024 00:22:32	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15670937	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 16 2024 00:34:24	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15673752	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 16 2024 00:34:25	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15661929	+ Email/PDF: creditonebknottifications@resurgent.com	Mar 16 2024 00:21:11	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15661928	+ Email/PDF: creditonebknottifications@resurgent.com	Mar 16 2024 00:21:19	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15661932	+ Email/Text: bknotice@ercbpo.com	Mar 16 2024 00:16:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15661931	+ Email/Text: bknotice@ercbpo.com	Mar 16 2024 00:16:00	Enhanced Recovery Company, Po Box 57547, Jacksonville, FL 32241-7547
15661933	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 16 2024 00:21:17	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15661934	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 16 2024 00:34:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15665988	+ Email/Text: ebnjts@grblaw.com	Mar 16 2024 00:15:00	Hampton Township, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15681175	Email/PDF: resurgentbknottifications@resurgent.com	Mar 16 2024 00:33:24	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15661936	Email/Text: camanagement@mtb.com	Mar 16 2024 00:15:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15661935	Email/Text: camanagement@mtb.com	Mar 16 2024 00:15:00	M & T Bank, Po Box 900, Millsboro, DE 19966
15680347	Email/Text: camanagement@mtb.com	Mar 16 2024 00:15:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15661938	Email/Text: ml-ebn@missionlane.com	Mar 16 2024 00:15:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15661937	Email/Text: ml-ebn@missionlane.com	Mar 16 2024 00:15:00	Mission Lane LLC, Po Box 105286, Atlanta, GA 30348
15661943	+ Email/PDF: pa_dc_claims@navient.com	Mar 16 2024 00:22:32	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
15661939	+ Email/PDF: pa_dc_claims@navient.com	Mar 16 2024 00:34:33	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15667555	+ Email/Text: ECMCBKNotices@ecmc.org	Mar 16 2024 00:15:00	Navient Solutions, LLC. on behalf of, ECMC, PO BOX 16408, St Paul, MN 55116-0408
15682092	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 16 2024 00:33:24	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15666700	+ Email/Text: ebnpeoples@grblaw.com	Mar 16 2024 00:15:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn

District/off: 0315-2

User: auto

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Form ID: pdf900

Total Noticed: 45

15676855	+ Email/Text: JCAP_BNC_Notices@jcap.com	Mar 16 2024 00:16:00	Place, Suite 3110, Pittsburgh, PA 15219-1753 Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
15665215	Email/PDF: ebn_ais@aisinfo.com	Mar 16 2024 00:34:43	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
15679952	Email/Text: BNCnotices@dcmsservices.com	Mar 16 2024 00:15:00	UPMC PHYSICIAN SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
TOTAL: 40			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
cr	*+	Hampton Township, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15661914	*	Allegheny Health Network, P.O. Box 18119, Pittsburgh, PA 15236-0119
15661917	*	Allegheny Health Network, P.O. Box 18119, Pittsburgh, PA 15236-0119
15661918	*+	Allegheny Health Network, c/o Sate Collection Services, PO Box 6250, Madison, WI 53716-0250
15661916	*+	Allegheny Health Network, 30 Isabella Street, Suite 300, Pittsburgh, PA 15212-5862
15661910	*+	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15661944	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
15661945	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
15661946	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
15661940	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15661941	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15661942	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2024 at the address(es) listed below:

Name	Email Address
Danielle Boyle-Ebersole	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A., c/o AIS Portfolio Services, LLC dboyle-ebersole@hoflawgroup.com, PABKAttorneyecf@orlans.com
Denise Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com



District/off: 0315-2

User: auto

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Jeffrey R. Hunt

on behalf of Creditor Hampton Township jhunt@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Lauren M. Lamb

on behalf of Debtor Randy W. Grossman  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;  
rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 8